Applicant : Shafiq M. Jamal et al..

Serial No.: 10/802,364 Filed: March 16, 2004

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Attorney's Docket No.: MP0430 / 13361-083001

<u>REMARKS</u>

Claims 1-4, 8, 17-20, 24, 25, 34-37, 41, 63-66, 70, 71, 77, 79, 81 and 85 have been cancelled. Claims 5-7, 9, 21-23, 26, 38-40, 42, 67-69, 72, and 76 have been amended to be in independent form to include all the limitations of the base claim and any intervening claims. The amendment was not made for patentability, but rather to allow for expedited prosecution of otherwise allowable claims. Claims 50-62, 83 and 84 are allowed. Claims 5-7, 9-16, 21-23, 26-33, 38-40, 42-62, 67-69, 72-76, 78, 80, and 82-84 remain pending in the application. Applicant respectfully requests reconsideration in view of the amendments above and these remarks.

INTERVIEW SUMMARY

Examiner Zweizig is thanked for the interview, which was conducted with Applicant's representative, Mr. Kirkland, on July 20, 2005. During the interview, claims 1-5 and the Hoshino and K won reference were discussed. The Kwon reference (US Patent No. 6,856,204) was not previously of record in the application. The reference was brought to the attention of Applicant's representative by the Examiner just prior to the interview. Applicant has submitted the Kwon reference as part of an IDS filed with this response to formally place the reference in the record.

Claims Objections

Applicant notes with appreciation that claims 5-7, 9-16, 21-23, 26-33, 38-40, 42-49, 67-69, 72-76, 78, 80 and 82 were merely objected to as being dependent on a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

Applicant has amended these claims to be in independent form to include all the limitations of the base claim and any intervening claims. Applicant respectfully asserts that these claims are now in allowable form.

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Claim Rejections

Claims 1-4, 8, 17-20, 24, 25, 34-37, 41, 63-66, 70, 71, 77, 79, 81 and 85 have been rejected under 35 USC 102(e) are being anticipated by Hoshino et al. (US Patent No. 6,628,252, hereinafter referred to as "Hoshino"). Applicant respectfully traverses the rejection.

Claims 1-4, 8, 17-20, 24, 25, 34-37, 41, 63-66, 70, 71, 77, 79, 81 and 85 have been cancelled. These claims were cancelled to expedite prosecution and renders the rejection moot. By traversing the rejection, Applicant does not concede that the Examiner was correct in the rejection of these claims. Applicant respectfully reserves the right to pursue the subject matter of these cancelled claims in further continuation applications as desired.

Allowable Claims

Applicant notes with appreciation that claims 50-62, 83 and 84 were indicated as allowable.

CONCLUSION

A submission of Credit Card Payment Request authorizing \$2,600.00 for excessive claim fees is enclosed. Please apply any other required fees or any credits to deposit account 06-1050, referencing the attorney docket number shown above.

Respectfully submitted,

8/5/05

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